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**DELPHI**  
Automotive Systems

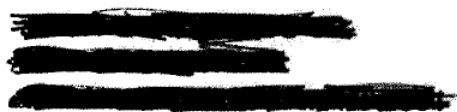
NATIONAL BENEFIT CENTER  
P.O. BOX 5019  
SOUTHFIELD, MI 48086-5019

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GENERAL MOTORS  
CORPORATION  
84321



0032218 AV \*\*AUTO TS 0 0012 48439-950403



Your 1999 Personal Total Compensation Summary

Dear GM and Delphi Salaries Employees,

Your 1999 Personal Compensation Summary is designed to provide a "snapshot" of your total compensation as of December 31, 1998. It emphasizes those benefits that offer financial protection to you and your family in the event of illness, injury, or death. In addition, it provides important information for planning a secure and successful retirement.

Please take the time to review this important information and then file it with your other valuable documents for future planning and reference. If you have any questions about your benefit information, you should call the appropriate Benefit Center for assistance. The Benefit Center telephone numbers are included in this document for your convenience.

Many events took place in 1998 that have allowed us to continue to grow together in ways that will strengthen our businesses. We believe the separation of GM and Delphi will bring increased opportunities for employees in both companies, as well as continued levels of compensation and benefits that are among the best in American industry. Thank you for your dedication and commitment to our success.



*Kathleen S. Barclay*

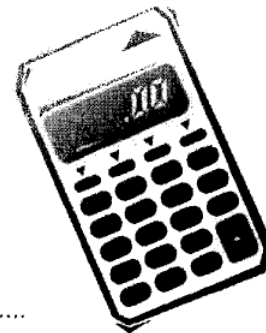
Kathleen S. Barclay  
Vice President  
Global Human Resources and  
GM University  
General Motors Corporation

*Mark R. Weber*

Mark R. Weber  
Vice President  
Human Resources Management  
Delphi Automotive Systems

This summary is based on your personal information as of December 31, 1998 (unless otherwise indicated).

## YOUR TOTAL COMPENSATION



Your total compensation consists of many important elements.

On an annualized basis:

Your Salary	\$ 104,880
The value of your benefits including \$6,022 for Social Security	\$ 23,430
<b>Your total compensation</b>	<b>\$ 128,310</b>

IN ADDITION.....

You are eligible for the following time off:

Vacation 5.0 Weeks

Holidays 16 Days

At a cost of \$16,538

Assumes a traditional work schedule.

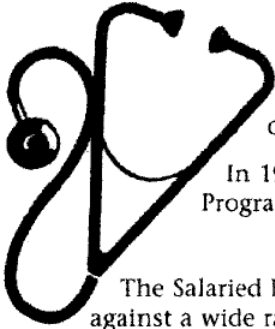
Welcome / Adding It All Up

Health Care / S-SPP / Phone Numbers

Disability / Other / Retirement Benefits

Beneficiary Entitlements / Layoff Benefits / Note

## YOUR HEALTH CARE BENEFITS



In 1999, health care expenses that you and any eligible dependents incur for covered services will be reimbursed according to the provisions of the health option you elected.

In 1998, the estimated average cost to provide coverage under the Salaried Health Care Program was \$4,470 per Primary Enrollee.

The Salaried Health Care Program provides protection for you and your eligible dependents against a wide range of health care expenses. "Core coverages" include hospital, surgical, medical prescription drugs, hearing aid, mental health and substance abuse, and Extended Care Coverage. In most cases, you may choose to have core coverages delivered through one of the four options below to the extent that approved options are available in your area.

- Basic Medical Plan (BMP)
- Preferred Provider Organization (PPO)
- Enhanced Medical Plan (EMP)
- Health Maintenance Organization (HMO)

You also choose whether to cover yourself alone, or yourself and one or more of your eligible dependents. Additionally, you may be eligible for "non-core coverages" including dental and vision. If you are eligible for dental coverage, you may be able to choose an alternative dental plan, if available in your area.

Descriptive materials concerning benefits provided under each option are available from the National Benefit Center.

## YOUR SAVINGS-STOCK PURCHASE PROGRAM (S-SPP)



1998 Contributions to Your Account		Total Value of Your Account
• Pre-Tax	\$ 9,292.00	\$512,164.87
• After-Tax		
• Company Match	\$ 4,338.60	
<b>Total</b>	<b>\$ 13,630.60</b>	as of December 31, 1998

### S-SPP PROJECTION

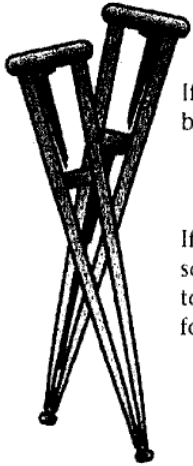
Assuming (1) you contribute 10% of your current salary to age 65, (2) the current level of company matching contributions, (3) no loans or withdrawals, and (4) an annual growth rate of 8%, your S-SPP account could grow to **\$1,864,954** at age 65.

## IMPORTANT PHONE NUMBERS

- |                                       |                |  |                |
|---------------------------------------|----------------|--|----------------|
| • Health Care                         | 1-800-435-3946 | • Investment Service Center                                    | 1-800-489-2200 |
| • Life Insurance or Reporting a Death | 1-800-633-3900 | • Pension Administration Center                                | 1-800-659-2200 |
| • Integrated Disability Activity      | 1-800-734-0346 | • Consolidated Income Security Administration Center (LBP/IPP) | 1-800-852-6200 |

Health Care / S-SPP / Phone Numbers  
Disability / Other / Retirement Benefits

Beneficiary Entitlements / Layoff Benefits / Notes



## YOUR DISABILITY BENEFITS

If you become disabled, you may be eligible to receive salary continuation and/or disability benefits as follows:

Monthly benefit for the first	26 weeks	\$	8,740
Monthly benefit for the next	27 weeks	\$	6,555

If you remain disabled, you may be eligible to receive monthly benefits from several sources including EDB and/or your contributory benefits under the Retirement Program totaling **\$6,296** until age **65**. Thereafter, if eligible, you may continue to receive the following monthly benefits:

From Social Security	<b>\$1,570</b>
From the Retirement Program <sup>1</sup>	<b>\$3,583</b>

<sup>1</sup>Retirement benefits are shown only for employees with 10 or more years of credited service.

## OTHER BENEFITS

You may be eligible for many other benefits that are not reflected in this statement. For example, these benefits may include:

- ConSern (College Loan Program)
- Financial Planning
- Flexible Spending Accounts
- LifeSteps (Comprehensive Wellness Program)
- Long-Term Care
- Personal Accident Insurance
- Short Term Variable Pay
- Suggestion Plan
- Unemployment and Workers' Compensation
- Dependent Life Insurance
- Flexible Compensation Payment
- GMAC Demand Note Program
- LifeWorks (Family Resource Program)
- New Vehicle Purchase Plan
- Personal Retirement Income Plan
- Salary Continuation Payments
- Tuition Assistance Plan
- Stock Options

## YOUR RETIREMENT INFORMATION

You accrued the following credited service in 1998 **12 MONTHS**.

Through December 31, 1998, your total credited service was **29 YEARS and 04 MONTHS**.

Your contributions were:	Prior to 7-1-77	\$	<b>395.82</b>
	7-1-77 to 10-1-79	\$	<b>901.80</b>
	After 10-1-79	\$	<b>11,716.56</b>

If you work until **2013**, your estimated monthly income under the current provisions of the Retirement Program and from Social Security would be:

Noncontributory Benefits	\$	<b>1,785</b>
Contributory Benefits	\$	<b>4,163*</b>
Social Security (Yourself)	\$	<b>1,532</b>
Social Security (Spouse at age 65)	\$	<b>766</b>

**Monthly Total** \$ **8,246**

\*Assumes you make continuous contributions to age 65 with no withdrawals.



**Disability / Other / Retirement Benefits**  
**Beneficiary Entitlements / Layoff Benefits / Note**

## BENEFICIARY ENTITLEMENTS



1999 Basic Life Insurance	\$	209,800
1999 Optional Life Insurance	\$	524,400
S-SPP Account	\$	512,164

**Total** **\$ 1,246,364**

PLUS.....

Accidental Death Benefit while on Company Business **\$104,900**

Monthly Retirement Benefit for Spouse<sup>1</sup>

Noncontributory Benefits **\$587\***

Contributory Benefits **\$1,312**

<sup>1</sup>Assumes you have been married for one year and your spouse is the same age as you and your death occurs in 1999.

NOTE: In the event of your death, your survivor should contact the Social Security Office at 1-800-772-1213 to determine if additional benefits are available.

**\*This benefit will be reduced if paid earlier than when employee attained age 65.**

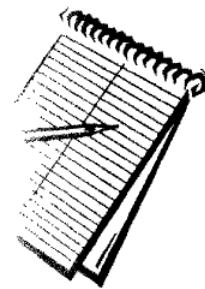
## YOUR LAYOFF BENEFITS

- If you are a regular classified salaried employee and are laid off with 1 but less than 10 years of service, you may be eligible for up to 12 months of layoff benefits under the Layoff Benefit Plan (LBP). If you are laid off with 10 or more years of service, you may be eligible for up to 24 months of LBP benefits.
- During the first 6 months of layoff, LBP benefits would equal 75% of your monthly base salary. Thereafter, LBP benefits would equal 60% of monthly base salary.
- LBP benefits are reduced by the sum of (1) unemployment compensation to which you are entitled, (2) state and federal disability benefits, (3) 100% of corporate earnings, and (4) 75% of any non-corporate earnings.
- If you are a regular classified salaried employee with 10 or more years of service at the time of layoff, you may be eligible to receive Income Protection Plan (IPP) benefits after exhausting LBP benefits. IPP eligibility continues until you retire or other work within the Corporation is made available. Depending on your years of service, IPP income benefits range from 50-60% of base salary on your last day worked, reduced by any (1) earnings and (2) statutory benefits you are eligible to receive. IPP Health Care and Life Insurance also is provided.
- Executive employees are ineligible for LBP or IPP benefits. Instead, an executive employee with one or more years of service at time of layoff may be eligible for benefits under the Separation Allowance Plan.

## NOTE

General Motors/Delphi reserves the right to amend, modify, suspend or terminate any of its employee benefit plans or programs by action of its Board of Directors or other committee expressly authorized by the Board to take such action. The benefits to which an employee is entitled are determined solely by the provisions of the applicable benefit plan or program. The benefits reflected on this statement have not been reduced by any payments made pursuant to a Qualified Domestic Relations Order, as required by the Retirement Equity Act of 1984. Absent an express delegation of authority from the Board of Directors, no one has the authority to commit these Corporations to any benefit or benefit provision not provided for under the applicable benefit plan or program, or to change the eligibility criteria or any other provisions of such plan or program.

If you do not agree with the personal information shown in this summary, please bring it to the attention of a representative at the appropriate Benefit Center that administers your benefits. Social Security benefits in this summary are estimates only. If you earned less than the maximum amount subject to Social Security taxes, your Social Security benefits may be lower than the amounts shown.



**Beneficiary Entitlements / Layoff Benefits / Note**



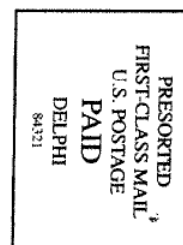
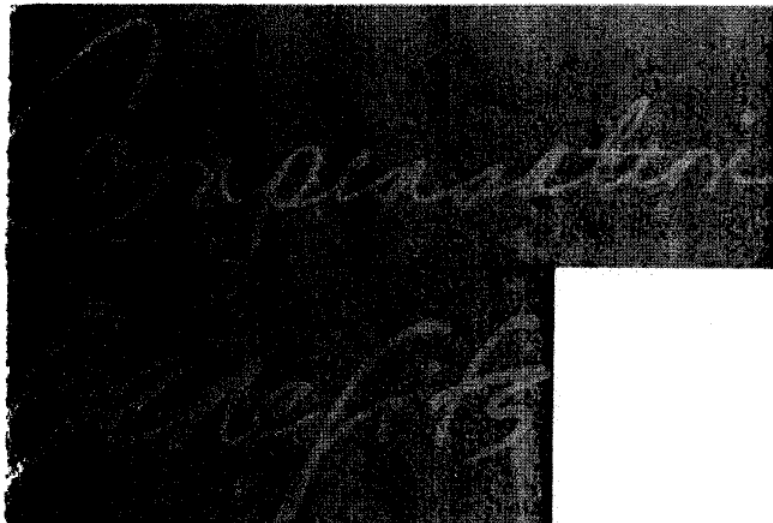
**DELPHI**  
Automotive Systems

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**DELPHI**  
Automotive Systems

National Benefit Center  
P.O. Box 5019  
Southfield, MI 48086-5019

Address Service Requested



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**Your 2000 Personal  
Total Compensation Summary**

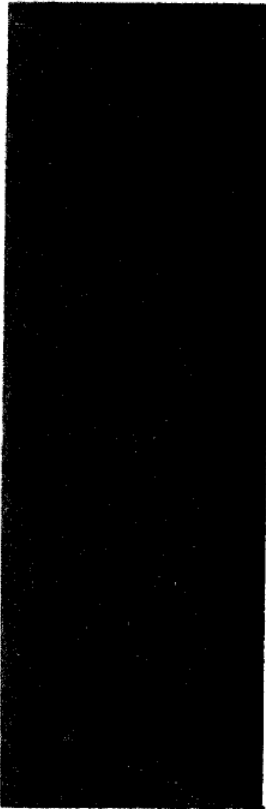
**Dear Delphi Colleague,**

The following pages provide you with the status of your Total Compensation as a Delphi employee at the end of 1999. You will find information from current compensation to retirement benefits — and everything in between.



This annual summary is an opportunity to review important compensation and benefit information as you assess your current needs and future plans. Examine this information carefully and, if you have any questions or would like further clarification on any plan or program, please contact the appropriate benefit center.

Thank you for your commitment and dedication to Delphi's success in our inaugural year.

A large black rectangular redaction box is located on the left side of the page, partially obscuring the text. To the right of the redaction box is a handwritten signature in cursive script that reads "Kevin M. Butler".

Kevin M. Butler  
Vice President  
Human Resources  
Delphi Automotive Systems



This summary is based on your personal information as of December 31, 1999  
(unless otherwise indicated).

## Your Total Compensation

Your total compensation consists of many important elements:

On an annualized basis:

Your Salary \$ 108,480

The value of  
your benefits  
including \$6,297  
for Social Security \$ 24,215

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**Your total compensation** \$ 132,695



### In Addition...

You are eligible for the following time off:

Vacation 5.0 Weeks

Holidays 16 Days

At a cost of \$17,106

Assumes a traditional work schedule.

## Your Health Care Benefits

In 2000, health care expenses that you and any eligible dependents incur for covered services will be reimbursed according to the provisions of the health care option you elected.

In 1999, the estimated average cost to provide coverage under the Salaried Health Care Program was **\$4,360** per Primary Enrollee.

The Salaried Health Care Program provides protection for you and your eligible dependents against a wide range of health care expenses. "Core coverages" include hospital, surgical, medical, prescription drugs, hearing aid, mental health and substance abuse, and Extended Care Coverage. In most cases, you may choose to have core coverages delivered through one of the four options below to the extent that approved options are available in your area.

- Basic Medical Plan (BMP)
- Preferred Provider Organization (PPO)
- Enhanced Medical Plan (EMP)
- Health Maintenance Organization (HMO)

You also choose whether to cover yourself alone, or yourself and one or more of your eligible dependents. Additionally, you may be eligible for "non-core coverages" including dental and vision. If you are eligible for dental coverage, you may be able to choose an alternative dental plan, if available in your area.

Descriptive materials concerning benefits provided under each option are available from the National Benefit Center.



## Your Savings-Stock Purchase Program (S-SPP)

### 1999 Contributions to Your Account

■ Pre-Tax	\$ 9,625.00
■ After-Tax	
■ Company Match	\$ 4,492.60

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<b>Total</b>	<b>\$ 14,117.60</b>
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### Total Value of Your Account

**\$638,206.56**

**as of December 31, 1999**



### S-SPP Projection

Assuming (1) you contribute 10% of your current salary to age 65,  
(2) the current level of company matching contributions, (3) no loans  
or withdrawals, and (4) an annual growth rate of 8%, your S-SPP account  
could grow to **\$2,080,784** at age 65.

## Your Disability Benefits

If you become disabled, you may be eligible to receive salary continuation and/or disability benefits as follows:

**Monthly benefit for the first**

26 weeks \$ 9,040

**Monthly benefit for the next**

27 weeks \$ 6,780

If you remain disabled, you may be eligible to receive monthly benefits from several sources including EDB and/or your contributory benefits under the Retirement Program totaling **\$6,554** until age **65**. Thereafter, if eligible, you may continue to receive the following monthly benefits:

From Social Security **\$1,654**

From the Retirement Program<sup>1</sup> **\$3,847**

<sup>1</sup>Retirement benefits are shown only for employees with 10 or more years of credited service.



## Other Benefits

You may be eligible for many other benefits that are not reflected in this statement. For example, these benefits may include:

- ConSern (Education Loan Program)
- Financial Planning
- Flexible Spending Accounts
- LifeSteps (Comprehensive Wellness Program)
- Long-Term Care
- Personal Accident Insurance
- Incentive Compensation Program
- Suggestion Plan
- Unemployment and Workers' Compensation
- Dependent Life Insurance
- Flexible Compensation Payment
- GMAC Demand Note Program
- LifeWorks (Family Resource Program)
- New Vehicle Purchase Plan
- Personal Retirement Income Plan
- Tuition Assistance Plan

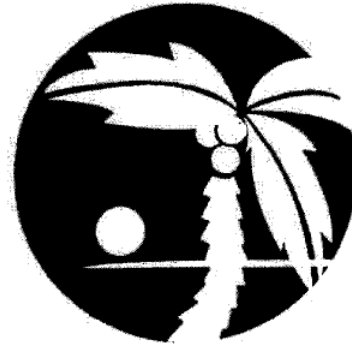
## Your Retirement Information

You accrued 12 months of credited service in 1999.

Through December 31, 1999, your total credited service was 30 years and 04 months.

Your contributions were:

Prior to 7-1-77	\$	395.82	19.79
7-1-77 to 10-1-79	\$	901.80	56.36
After 10-1-79	\$	12,648.81	1054.53
			11.30



If you work until 2013, your estimated monthly income under the current provisions of the Retirement Program and from Social Security would be:

Non-contributory Benefits	\$	2,006
Contributory Benefits	\$	4,068 *
Social Security (Yourself)	\$	1,607
Social Security (Spouse at age 65)	\$	804
<b>Monthly Total</b>	<b>\$</b>	<b>8,485</b>

\* Assumes you make continuous contributions to age 65 with no withdrawals.

## Your Beneficiary Entitlements

2000 Basic Life Insurance	\$	217,000
2000 Optional Life Insurance	\$	542,400
S-SPP Account Balance	\$	638,206

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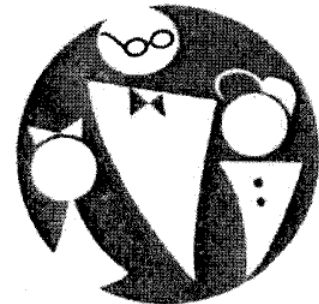
<b>Total</b>	<b>\$</b>	<b>1,397,606</b>
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**Plus...**

Accidental Death Benefit while on Company Business	\$	108,500
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Monthly Retirement Benefit for Spouse<sup>1</sup>

Non-contributory Benefits	\$	778
Contributory Benefits	\$	1,538



<sup>1</sup>Assumes you have been married for one year  
and your spouse is the same age as you and  
your death occurs in 2000.

**NOTE:** In the event of your death, your survivor should contact the Social Security Office  
at 1-800-772-1213 to determine if additional benefits are available.

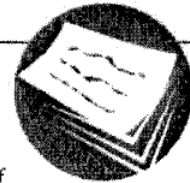
## Your Layoff Benefits

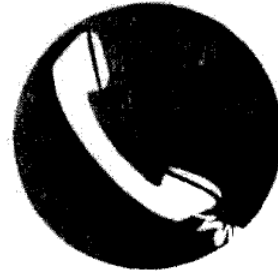
- If you are a regular classified salaried employee and are laid off with 1 but less than 10 years of service, you may be eligible for up to 12 months of layoff benefits under the Layoff Benefit Plan (LBP). If you are laid off with 10 or more years of service, you may be eligible for up to 24 months of LBP benefits.
- If you are a regular classified salaried employee with 10 or more years of service at the time of layoff, you may be eligible to receive Income Protection Plan (IPP) benefits after exhausting LBP benefits. IPP eligibility continues until you retire or other work within the Corporation is made available. Depending on your years of service, IPP income benefits range from 50-60% of base salary on your last day worked, reduced by any (1) earnings, and (2) statutory benefits you are eligible to receive. IPP Health Care and Life Insurance also is provided.
- During the first 6 months of layoff, LBP benefits would equal 75% of your monthly base salary. Thereafter, LBP benefits would equal 60% of monthly base salary.
- LBP benefits are reduced by the sum of (1) unemployment compensation to which you are entitled, (2) state and federal disability benefits, (3) 100% of corporate earnings, and (4) 75% of any non-corporate earnings.
- Executive employees are ineligible for LBP or IPP benefits. Instead, an executive employee with one or more years of service at time of layoff may be eligible for benefits under the Separation Allowance Plan.

Delphi reserves the right to amend, modify, suspend or terminate any of its employee benefit plans or programs by action of its Board of Directors or other committee expressly authorized by the Board to take such action. The benefits to which an employee is entitled are determined solely by the provisions of the applicable benefit plan or program. The benefits reflected on this statement have not been reduced by any payments made or to be made pursuant to a Qualified Domestic Relations Order, as required by the Retirement Equity Act of 1984. Absent an express delegation of authority from the Board of Directors, no one has the authority to commit the Corporation to any benefit or benefit provision not provided for under the applicable benefit plan or program, or to change the eligibility criteria or any other provisions of such plan or program.

If you do not agree with the personal information shown in this summary, please bring it to the attention of a representative at the appropriate Benefit Center that administers your benefits.

Social Security benefits in this summary are estimates only. If you earned less than the maximum amount subject to Social Security taxes, your Social Security benefits may be lower than the amounts shown.





## **Important Phone Numbers**

<b>Health Care/Life Insurance</b>	<b>1-800-435-3946</b>
<b>Death Reporting</b>	<b>1-800-633-3900</b>
<b>Disability Information</b>	<b>1-800-734-0346</b>
<b>Investment Service Center</b>	<b>1-800-489-4646</b>
<b>Pension Administration Center</b>	<b>1-800-659-2000</b>
<b>Consolidated Income Security Administration Center (LBP/IPP)</b>	<b>1-800-852-6000</b>

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Automotive Systems



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**DELPHI**  
Automotive Systems

National Benefit Center  
P.O. Box 5019  
Southfield, MI 48086-5019

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84321

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**Your 2001 Personal  
Total Compensation Summary**

DPH-OTM-0000072

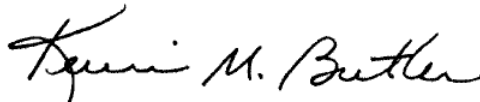
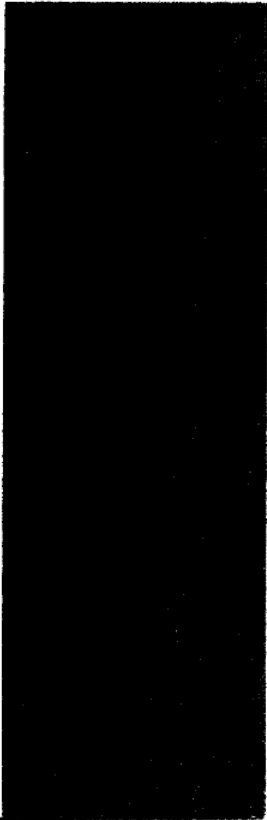
Dear Delphi Colleague,

We are pleased to bring you your 2001 Personal Total Compensation Summary. From current salary to retirement information – and everything in between – this 2001 Personal Total Compensation Summary outlines your Delphi compensation package that you have chosen as of December 31, 2000.



Many things have changed since Delphi began standing on its own in 1999. One of the constants, though, is Delphi's continued dedication to providing you with an attractive and competitive salary and benefits package. Please study this summary to assess how well your salary and benefits are aligned to meet your current needs and future plans.

If you have any questions regarding your 2001 Personal Total Compensation Summary, please contact the appropriate benefit center for assistance. Thank you for your commitment and dedication to Delphi's success.



Kevin M. Butler  
Vice President  
Human Resources  
Delphi Automotive Systems

This summary is based on your personal information as of December 31, 2000  
(unless otherwise indicated).

## Your Total Compensation

Your total compensation consists of many  
important elements including:

On an annualized basis

Your Salary \$ 114,000

The value of  
your benefits  
including \$6,638  
for Social Security \$ 26,859

**Your total compensation \$ 140,859**



### In Addition...

You are eligible for the following time off:

Vacation 5.0 Weeks

Holidays 16 Days

At a cost of \$17,977

Assumes a traditional work schedule.

## Your Health Care Benefits

In 2001, health care expenses that you and any eligible dependents incur for covered services will be reimbursed according to the provisions of the health care option you elected.

In 2000, the estimated average cost to provide coverage under the Salaried Health Care Program was **\$4,431** per Primary Enrollee.

The Salaried Health Care Program provides protection for you and your eligible dependents against a wide range of health care expenses. "Core coverages" include hospital, surgical, medical, prescription drugs, hearing aid, mental health and substance abuse, and Extended Care Coverage. In most cases, you may choose to have core coverages delivered through one of the four options below to the extent that approved options are available in your area.

- Basic Medical Plan (BMP)
- Preferred Provider Organization (PPO)
- Enhanced Medical Plan (EMP)
- Health Maintenance Organization (HMO)

You also choose whether to cover yourself alone, or yourself and one or more of your eligible dependents. Additionally, you may be eligible for "non-core coverages" including dental and vision. If you are eligible for dental coverage, you may be able to choose an alternative dental plan, if available in your area.

Descriptive materials concerning benefits provided under each option are available from the National Benefit Center.



## Your Savings-Stock Purchase Program (S-SPP)

### 2000 Contributions to Your Account

■ Pre-Tax	\$ 10,500.00
■ After-Tax	\$ 395.00
■ Company Match	\$ 5,155.50

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<b>Total</b>	<b>\$ 16,050.50</b>
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### Total Value of Your Account

\$555,368.79

as of December 31, 2000



### S-SPP Projection

Assuming (1) you contribute 10% of your current salary to age 65, (2) the current level of company matching contributions, (3) no loans or withdrawals, and (4) an annual growth rate of 8%, your S-SPP account could grow to **\$1,690,567** at age 65.

## Your Disability Benefits

If you become disabled, you may be eligible to receive salary continuation and/or disability benefits as follows:

<b>Monthly benefit for the first</b>		
<b>26 weeks</b>	<b>\$</b>	<b>9,500</b>
<b>Monthly benefit for the next</b>		
<b>27 weeks</b>	<b>\$</b>	<b>7,125</b>

If you remain disabled, you may be eligible to receive monthly benefits from several sources including EDB and/or your contributory benefits under the Retirement Program totaling **\$6,909** until age **65**. Thereafter, if eligible, you may continue to receive the following monthly benefits:

From Social Security	<b>\$1,748</b>	'Retirement benefits are shown only for employees with 10 or more years of credited service.
From the Retirement Program <sup>1</sup>	<b>\$4,137</b>	

## Other Compensation and Benefit Programs

You may be eligible for many other programs that are not reflected in this statement. For example, these programs may include:

- ConSern (Education Loan Program)
- Financial Planning
- Flexible Spending Accounts
- LifeSteps (Comprehensive Wellness Program)
- Long-Term Care
- Personal Accident Insurance
- Incentive Compensation Program
- Suggestion Plan
- Adoption Assistance Program
- Unemployment and Workers' Compensation
- Dependent Life Insurance
- Flexible Compensation Payment
- GMAC Demand Note Program
- LifeWorks (Family Resource Program)
- New Vehicle Purchase Plans
- Personal Retirement Income Plan
- Tuition Assistance Plan
- Dependent Scholarship Plan



## Your Retirement Information

You accrued 12 months of credited service in 2000.

Through December 31, 2000, your total credited service was 31 years and 04 months.

Your contributions were:

Prior to 7-1-77	\$	395.82
7-1-77 to 10-1-79	\$	901.80
After 10-1-79	\$	13,595.06



If you work until 2013, your estimated monthly income under the current provisions of the Retirement Program and from Social Security would be:

Non-contributory Benefits	\$	2,106
Contributory Benefits	\$	4,244*
Social Security (Yourself)	\$	1,695
Social Security (Spouse at age 65)	\$	848
<hr/>		
<b>Monthly Total</b>	<b>\$</b>	<b>8,893</b>

\* Assumes you make continuous contributions to age 65 with no withdrawals.

## Your Beneficiary Entitlements

2001 Basic Life Insurance	\$	228,000
2001 Optional Life Insurance	\$	570,000
S-SPP Account Balance	\$	555,368

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<b>Total</b>	<b>\$</b>	<b>1,353,368</b>
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**Plus...**

Accidental Death Benefit while on Company Business	\$	114,000
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**Monthly Retirement Benefit for Spouse<sup>1</sup>**

Non-contributory Benefits	\$	837
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Contributory Benefits	\$	1,657
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<sup>1</sup>Assumes you have been married for one year  
and your spouse is the same age as you and  
your death occurs in 2001.

**NOTE:** In the event of your death, your survivor should contact the Social Security Office  
at 1-800-772-1213 to determine if additional benefits are available.



## Your Layoff Benefits\*

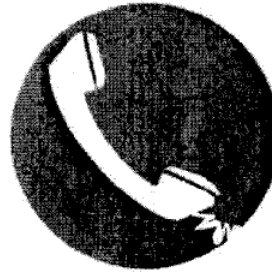
- If you are a regular classified salaried employee and are laid off with 1 but less than 10 years of service, you may be eligible for up to 12 months of layoff benefits under the Layoff Benefit Plan (LBP). If you are laid off with 10 or more years of service, you may be eligible for up to 24 months of LBP benefits.
- If you are a regular classified salaried employee with 10 or more years of service at the time of layoff, you may be eligible to receive Income Protection Plan (IPP) benefits after exhausting LBP benefits. IPP eligibility continues until you retire or other work within the Corporation is made available. Depending on your years of service, IPP income benefits range from 50-60% of base salary on your last day worked, reduced by any (1) earnings, and (2) statutory benefits you are eligible to receive. IPP Health Care and Life Insurance also is provided.
- During the first 6 months of layoff, LBP benefits would equal 75% of your monthly base salary. Thereafter, LBP benefits would equal 60% of monthly base salary.
- LBP benefits are reduced by the sum of (1) unemployment compensation to which you are entitled, (2) state and federal disability benefits, (3) 100% of corporate earnings, and (4) 75% of any non-corporate earnings.
- Executive employees are ineligible for LBP or IPP benefits. Instead, an executive employee with one or more years of service at time of layoff may be eligible for benefits under the Separation Allowance Plan.
- \* Effective June 1, 2001, LBP and IPP are terminated.

Delphi reserves the right to amend, modify, suspend or terminate any of its employee benefit plans or programs by action of its Board of Directors or other committee expressly authorized by the Board to take such action. The benefits to which an employee is entitled are determined solely by the provisions of the applicable benefit plan or program. The benefits reflected on this statement have not been reduced by any payments made or to be made pursuant to a Qualified Domestic Relations Order, as required by the Retirement Equity Act of 1984. Absent an express delegation of authority from the Board of Directors, no one has the authority to commit the Corporation to any benefit or benefit provision not provided for under the applicable benefit plan or program, or to change the eligibility criteria or any other provisions of such plan or program.

If you do not agree with the personal information shown in this summary, please bring it to the attention of a representative at the appropriate Benefit Center that administers your benefits.

Social Security benefits in this summary are estimates only. If you earned less than the maximum amount subject to Social Security taxes, your Social Security benefits may be lower than the amounts shown.





## **Important Phone Numbers**

<b>Health Care/Life Insurance</b>	<b>1-800-435-3946</b>
<b>Death Reporting</b>	<b>1-800-633-3900</b>
<b>Disability Information</b>	<b>1-800-734-0346</b>
<b>Investment Service Center</b>	<b>1-877-389-2374</b>
<b>Pension Administration Center</b>	<b>1-800-659-2000</b>

**DELPHI**  
Automotive Systems



Compensation



Health Care



S-SSP



Disability



Retirement



Beneficiaries



Other Programs



Resources

Dear [REDACTED]

Welcome to your Delphi 2002 Personal Total Compensation Summary. This online summary is another step we are taking to advance the use of web technology in connecting with you. The summary outlines your Delphi compensation package, reflecting your choices as of December 31, 2001.

This past year has been challenging for Delphi, and some difficult decisions have affected us all. Efforts were made to balance employee needs with business needs to strengthen Delphi and ensure our long-term success.

We remain committed to maintaining a valuable and competitive salary and benefit package for Delphi salaried employees.

If you have any questions regarding your 2002 Personal Total Compensation Summary, contact the appropriate benefit center for assistance. Thank you for your commitment and dedication to Delphi's long-term success.

**Kevin Butler** • Vice President • Human Resources  
Delphi Automotive Systems



This summary is based on your personal information as of December 31, 2001 (unless otherwise indicated).

Your total compensation consists of many important elements including:  
On an annualized basis:

Your Salary \$118,200.00

The value of your benefits including  
\$6,978.00 for Social Security \$24,394.00

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**Your total compensation** \$142,594.00

**In Addition...**

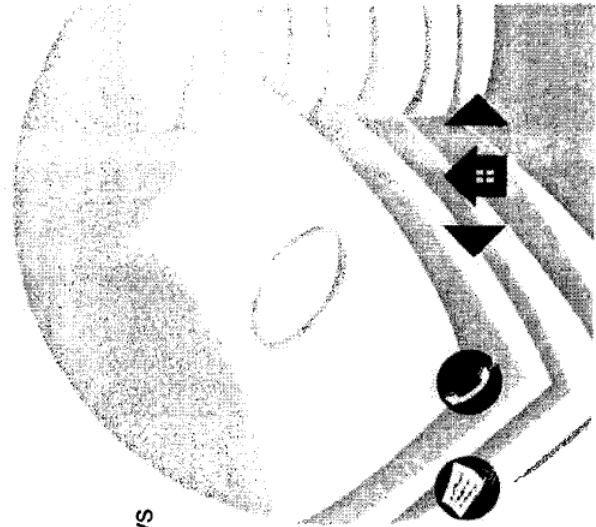
You are eligible for the following time off:

Vacation 5.0 weeks and 4 additional vacation days

Holidays 19 days

At a cost of \$21,821.00

Assumes a traditional work schedule.





In 2001, the estimated average cost to provide coverage under the Salaried Health Care Program was \$5,495 per primary enrollee.

In 2002, health care expenses that you and any eligible dependents incur for covered services will be reimbursed under the health care option you elected.

"Core coverages" include:

- Hospital, surgical, medical, prescription drugs, hearing aid and substance abuse treatment
- Extended Care Coverage

Depending on your area, you may choose to have care coverage delivered through on of these options:

- Basic Medical Plan (BMP)
- Preferred Provider Organization (PPO)
- Enhanced Medical Plan (EMP)
- Health Maintenance Organization (HMO)
- Point of Service (POS)

You may cover yourself alone or yourself and one or more eligible dependents. Additionally, you may be eligible to choose dental and vision coverage.

Descriptive materials concerning benefits provided under each option are available from the National Benefit Center.

Post-It® Fax Note		7671
Date	# of pages	
To	From	
Co/Dept	Co.	
Phone #	Phone #	
Fax #	Fax #	517-684-6151



**2001 Contributions to Your Account**

■ Pre-Tax	\$10,500.00
■ After-Tax	\$1,831.00
■ Company Match	\$1,263.50

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Total	\$13,594.50
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Total Value of Your Account \$545,339.69 as of December 31, 2001

**S-SPP Projection**

Assuming (1) you contribute 10% of your current salary to age 65, (2) the current level of company matching contributions, (3) no loans or withdrawals, and (4) an annual growth rate of 8%, your S-SPP account could grow to \$1,537,144.27 at age 65.



If you become disabled, you may be eligible to receive salary continuation and/or disability benefits as follows:

Monthly benefit for the first

26 weeks \$9,850.00

Monthly benefit for the next

27 weeks \$7,388.00

If you remain disabled, you may be eligible to receive monthly benefits from several sources including EDB and/or your contributory benefits under the Retirement Program totaling \$7,203.00 until age 65. Thereafter, if eligible, you may continue to receive the following monthly benefits:

From Social Security \$1,847.00

From the Retirement Program<sup>1</sup> \$4,432.00

<sup>1</sup>Retirement benefits are shown only for employees with 10 or more years of credited service.

You accrued 12 months of credited service in 2001.  
Through December 31, 2001, your total credited service was 32 years and 4 months.

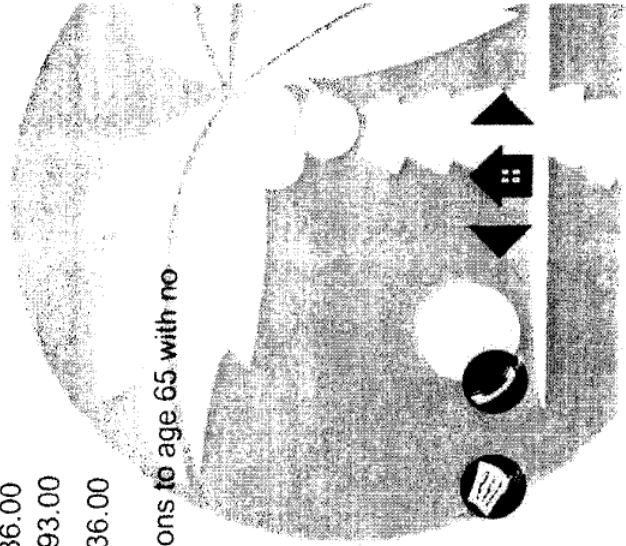
Your contributions were:

Prior to 7-1-77	\$395.82
7-1-77 to 10-1-79	\$901.80
After 10-1-79	\$14,600.72

If you work until 2013, your estimated monthly income under the current provisions of the Retirement Program and from Social Security would be:

Non-contributory Benefits	\$2,110.00
Contributory Benefits	\$4,447.00 *
Social Security (Yourself)	\$1,786.00
Social Security (Spouse at age 65)	\$893.00
Monthly Total	\$9,236.00

\* Assumes you make continuous contributions to age 65 with no withdrawals.







2002 Basic Life Insurance	\$236,400.00
2002 Optional Life Insurance	\$591,000.00
S-SPP Account Balance	\$545,339.00

<b>Total</b>	<b>\$1,372,739.00</b>
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Plus...  
 Accidental Death Benefit while  
 on Company Business \$118,200.00

Monthly Retirement Benefit for Spouse<sup>1</sup>

Non-contributory Benefits	\$903.00
Contributory Benefits	\$1,773.00

<sup>1</sup>Assumes you have been married for one  
 year and your spouse is the same age as  
 you and your death occurs in 2002.

**NOTE:** In the event of your death, your survivor should contact the Social Security  
 Office at 1-800-772-1213 to determine if additional benefits are available.



## Other Compensation and Benefit Programs

You may be eligible for many other programs that are not reflected in this statement. For example, these benefits may include:

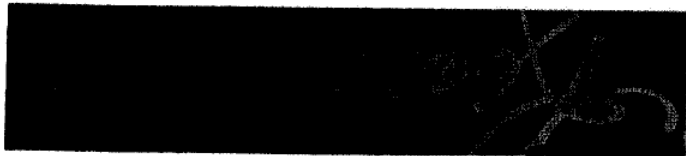
- |  |  |
|--|--|
| ■ ConSem (Education Loan Program)            | ■ Unemployment and Workers' Compensation |
| ■ Financial Planning                         | ■ Dependent Life Insurance               |
| ■ Flexible Spending Accounts                 | ■ Flexible Compensation Payment          |
| ■ LifeSteps (Comprehensive Wellness Program) | ■ GMAC Demand Note Program               |
| ■ Long-Term Care                             | ■ Employee Assistance Program            |
| ■ Personal Accident Insurance                | ■ New Vehicle Purchase Plans             |
| ■ Incentive Compensation Program             | ■ Personal Retirement Income Plan        |
| ■ Suggestion Plan                            | ■ Tuition Assistance Plan                |
| ■ Adoption Assistance Program                | ■ College Advantage Plan                 |

Delphi reserves the right to amend, modify, suspend or terminate any of its employee benefit plans or programs by action of its Board of Directors or other committee expressly authorized by the Board to take such action. The benefits to which an employee is entitled are determined solely by the provisions of the applicable benefit plan or program. The benefits reflected on this statement have not been reduced by any payments made or to be made pursuant to a Qualified Domestic Relations Order, as required by the Retirement Equity Act of 1984. Absent an express delegation of authority from the Board of Directors, no one has the authority to commit the Corporation to any benefit or benefit provision not provided for under the applicable benefit plan or program, or to change the eligibility criteria or any other provisions of such plan or program.

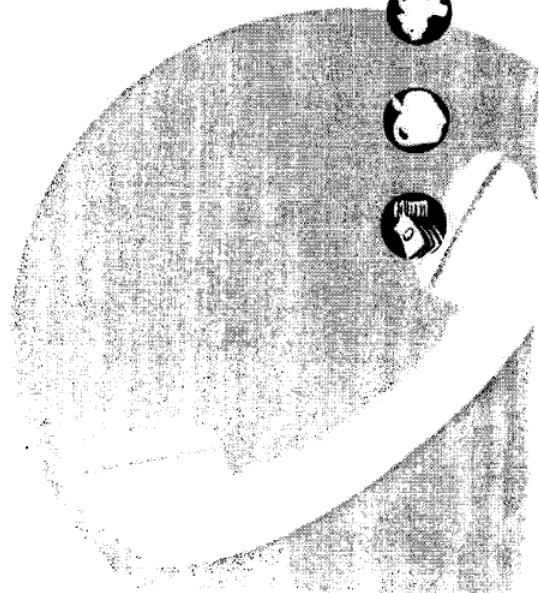
If you do not agree with the personal information shown in this summary, please bring it to the attention of a representative at the appropriate Benefit Center that administers your benefits.

Social Security benefits in this summary are estimates only. If you earned less than the maximum amount subject to Social Security taxes, your Social Security benefits may be lower than the amounts shown.





Health Care/Life Insurance	1-800-435-3946
Death Reporting	1-800-633-3900
Disability Information	1-800-734-0346
Investment Service Center	1-877-389-2374
Pension Administration Center	1-800-659-2000



**DELPHI**  
Automotive Systems





## DELPHI



Compensation



Health Care



S-SPP



Disability



Retirement



Beneficiaries



Other Programs



Resources

Dear [REDACTED]

We are pleased to provide you your Personal Total Compensation Summary. The information contained in the following pages outlines your Delphi salary and benefits package, reflecting your choices as of December 31, 2002.

Your ongoing collective efforts have been vital towards helping Delphi face a year of significant challenges. This has allowed us to maintain a valuable and competitive salary and benefits package for our salaried employees.

If you have any questions regarding your Personal Total Compensation Summary, contact the appropriate benefit center for assistance as referenced in the following pages.

On behalf of Delphi's leadership, thanks for your continued commitment to our long-term success.

**Kevin Butler**

Vice President • Human Resources • Delphi

This summary is based on your personal information as of December 31, 2002 (unless otherwise indicated).

Your total compensation consists of many important elements including:  
On an annualized basis:

Your Salary \$121,800.00

The value of your benefits including  
\$7,160.00 for Social Security \$24,191.00

**Your total compensation** \$145,991.00

**In Addition...**

You are eligible for the following time off:

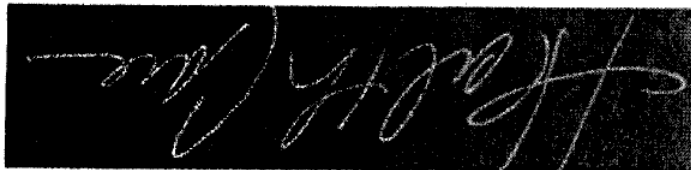
Vacation 5.0 weeks and 4 additional vacation days

Holidays 16 days

At a cost of \$21,080.00

Assumes a traditional work schedule.





In 2002, the estimated average cost to provide coverage under the Salaried Health Care Program was \$5,739 per primary enrollee.

In 2003, health care expenses that you and any eligible dependents incur for covered services will be reimbursed under the health care option you elected.

"Core coverages" include:

- Hospital, surgical, medical, prescription drugs, hearing aid and substance abuse treatment
- Extended Care Coverage

Depending on your area, you may choose to have health care coverage delivered through one of these options:

- Basic Medical Plan (BMP)
- Enhanced Medical Plan (EMP)
- Point of Service (POS)
- Health Maintenance Organization (HMO)
- Preferred Provider Organization (PPO)

You may cover yourself alone or yourself and one or more eligible dependents. Additionally, you may be eligible to choose dental and vision coverage.

Descriptive materials concerning benefits provided under each option are available from the National Benefit Center at [www.delphinbc.com](http://www.delphinbc.com)





### 2002 Contributions to Your S-SPP Account

■ Pre-Tax	\$11,000.00
■ Catch-Up	1,000.00
■ After-Tax	\$1,537.00
■ Company Match	

Total \$13,537.00

Total Value of Your Account \$397,640.12 as of December 31, 2002

### S-SPP Projection

Assuming (1) you contribute 10% of your current salary to age 65, (2) the current level of company matching contributions, (3) no loans or withdrawals, and (4) an annual growth rate of 8%, your S-SPP account could grow to \$1,071,973.16 at age 65.



If you become disabled, you may be eligible to receive salary continuation and/or disability benefits as follows:

Monthly benefit for the first

26 weeks \$10,150.00

Monthly benefit for the next

27 weeks \$7,613.00

If you remain disabled, you may be eligible to receive monthly benefits from several sources including EDB and/or your contributory benefits under the Retirement Program totaling \$7,469 until age 65. Thereafter, if eligible, you may continue to receive the following monthly benefits:

From Social Security \$1,895.00

From the Retirement Program<sup>1</sup> \$4,592.00

<sup>1</sup>Retirement benefits are shown only for employees with 10 or more years of credited service.





You accrued 12 months of credited service in 2002.  
Through December 31, 2002, your total credited service was 33  
years and 4 months.

Your contributions were:

Prior to 7-1-77	\$395.82
7-1-77 to 10-1-79	\$901.80
After 10-1-79	\$15,639.53

If you work until 2013, your estimated monthly income under the current  
provisions of the Retirement Program and from Social Security would be:

Non-contributory Benefits	\$2,115.00
Contributory Benefits	\$4,553.00 *
Social Security (Yourself)	\$1,828.00
Social Security (Spouse at age 65)	\$914.00
Monthly Total	\$9,410.00

\* Assumes you make continuous contributions to age 65 with no  
withdrawals.





2003 Basic Life Insurance	\$236,400.00
2003 Optional Life Insurance	\$591,000.00
S-SPP Account Balance	\$397,640.00

<b>Total</b>	<b>\$1,225,040.00</b>
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Plus...  
 Accidental Death Benefit while  
 on Company Business \$118,200.00

Monthly Retirement Benefit for Spouse<sup>1</sup>

Non-contributory Benefits	\$977.00
Contributory Benefits	\$1,784.00

<sup>1</sup>Assumes you have been married for one year and your spouse is the same age as you and your death occurs in 2003.

**NOTE:** In the event of your death, your survivor should contact the Social Security Office at 1-800-772-1213 to determine if additional benefits are available.



## Other Compensation and Benefit Programs

You may be eligible for many other programs that are not reflected in this statement. For example, these benefits may include:

- ConSem (Education Loan Program)  
[www.eloansecure.com](http://www.eloansecure.com)
- Financial Planning  
[www.aycofinancialnetwork.com/afpc/delphi](http://www.aycofinancialnetwork.com/afpc/delphi)
- Flexible Spending Accounts  
[www.myuhc.com](http://www.myuhc.com)
- LifeSteps (Comprehensive Wellness Program) [www.lifesteps.com](http://www.lifesteps.com)
- Long-Term Care
- Personal Accident Insurance  
[www.delphinbc.com](http://www.delphinbc.com)
- Incentive Compensation Program
- Suggestion Plan
- Adoption Assistance Program
- Unemployment and Workers Compensation
- Dependent Life Insurance  
[www.delphinbc.com](http://www.delphinbc.com)
- Flexible Compensation Payment
- GMAC Demand Note Program  
[www.demandnotes.com](http://www.demandnotes.com)
- Employee Assistance Program
- New Vehicle Purchase Plans
- Personal Retirement Income Plan  
[www.delphiira.com](http://www.delphiira.com)
- Tuition Assistance Plan  
[www6.edcor.com/DLP/](http://www6.edcor.com/DLP/)
- College Advantage Plan  
[www.delphiira.com](http://www.delphiira.com)

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**Health Care  
Death Reporting  
Disability Information**

1-866-335-7444  
[www.delphinbc.com](http://www.delphinbc.com)

**Wage & Employment Verification**

1-800-886-3913

**Prescription Drug Coverage  
for BMP, EMP, PPO & POS options**

1-800-711-3459  
[www.medcohealth.com](http://www.medcohealth.com)

**Savings-Stock Purchase Program  
Investment Service Center**

1-877-389-2374  
[www.delphi401k.com](http://www.delphi401k.com)

**Retirement Program  
Pension Administration Center**

1-800-659-2000  
[www.pension-administration.com](http://www.pension-administration.com)

**Stock Options**

1-877-453-5744  
[www.benefitaccess.com](http://www.benefitaccess.com)

**DELPHI**

